



United States House of Representatives

Consumer Protections already in place because of the Affordable Care Act:

- Insurance companies no longer have unchecked power to cancel your policy, deny you coverage, or charge women more than men.
- Children can stay on their parents' health insurance policy until they are 26.
- Insurance companies cannot discriminate based on pre-existing conditions for children. (Beginning in 2014, insurance companies cannot discriminate against anyone, not just children.)
- Lifetime caps on insurance plans have been eliminated.
- Medicare beneficiaries trapped in the 'donut hole,' are being given discounts on prescription drugs, as well as free annual wellness visits to encourage preventive care.
- Tax credits are offered to small businesses who offer insurance to their employees.